

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Jerry Shaw-Yau Chang et al.

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System and Method for Electronic Transaction Settlement

EXAMINER:

Kirsten Sachwitz Apple

ART UNIT:

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CERTIFICATE OF MAILING

I hereby certify that this paper is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date printed below:

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AMENDMENT AFTER FINAL

Sir:

In response to the Final Office Action mailed on February 27, 2007, please consider the following remarks.